

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Henry W. Blanchard  
Tanya L. Blanchard  
Debtors

Case No. 16-05196-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db/jdb  
cr +Henry W. Blanchard, Tanya L. Blanchard, 12546 Buffalo Trace, Millerstown, PA 17062-9254  
+Citibank N A, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100,  
Boca Raton, FL 33487-2853  
cr Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609  
cr +HOUSEHOLD REALTY CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
cr +NRZ Inventory Trust, RAS Crane LLC, 10700 Abbotts Bridge Rd, Ste. 170,  
Duluth, GA 30097-8461  
cr U.S. Bank National Association, not in its individ, Fay Servicing, LLC, PO Box 814609,,  
Dallas, TX 75381-4609  
4956368 +Citibank, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
4959213 Citibank, N.A., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609  
4868986 Household Realty Corporation, P.O. Box 967, Brandon, FL 33509-0967  
4868988 +State Collection Service, Acct No 2500, 2509 South Stoughton Road, Madison, WI 53716-3314  
5260415 U.S. Bank National Association, Fay Servicing, LLC, PO Box 814609,, Dallas, TX 75381-4609  
5260416 +U.S. Bank National Association, Fay Servicing, LLC, PO Box 814609,, Dallas, TX 75381-4609,  
U.S. Bank National Association, Fay Servicing, LLC 75381-4609  
4868989 Udren Law Offices, Acct No 2016-763, c/o Mark J. Udren, Esquire,  
111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4873470 +EDI: HFC.COM Mar 13 2020 23:18:00 HSBC Consumer Lending (USA) Inc.,  
636 Grand Regency Boulevard, Brandon, FL 33510-3942  
4887092 +EDI: HFC.COM Mar 13 2020 23:18:00 Household Realty Corporation,  
c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188  
4886643 +EDI: PRA.COM Mar 13 2020 23:18:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4868987 +EDI: CBS7AVE Mar 13 2020 23:18:00 Seventh Avenue, Acct No 8012 0738 9\*\*\*,  
1112 7th Avenue, Monroe, WI 53566-1364

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, not in its individ  
cr\* +HOUSEHOLD REALTY CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4959214\* Citibank, N.A., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor HOUSEHOLD REALTY CORPORATION ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
Ashlee Crane Fogle on behalf of Creditor NRZ Inventory Trust afogle@rascrane.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Citibank N A bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Citibank, N.A et al bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Citibank, N.A., not in its individual capacity, but  
solely as trustee of NRZ Pass-Through Trust VI bkgroup@kmlawgroup.com  
James M Bach on behalf of Debtor 1 Henry W. Blanchard JMB@JamesMBach.com,  
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com

District/off: 0314-1

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James M Bach on behalf of Debtor 2 Tanya L. Blanchard JMB@JamesMBach.com,  
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

|  |                                  |                                |             |
|--|----------------------------------|--------------------------------|-------------|
| Debtor 1   | <u>Henry W. Blanchard</u>        | Social Security number or ITIN | xxx-xx-4900 |
|  | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2<br>(Spouse, if filing)                                | <u>Tanya L. Blanchard</u>        | Social Security number or ITIN | xxx-xx-0811 |
|  | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court Middle District of Pennsylvania |                                  |                                |             |
| Case number: 1:16-bk-05196-HWV                                 |                                  |                                |             |

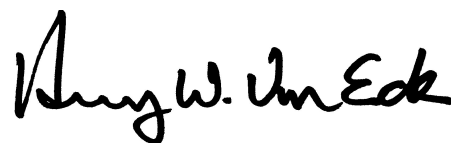
**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Henry W. Blanchard

Tanya L. Blanchard

**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Daneisha Dunbar Yancey, Deputy Clerk

3/13/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**